



Revisit Your Financial Plan Yearly

When scheduling your annual checkups this year, include a check up for your investments, retirement readiness, and life insurance coverage. Reviewing these areas can help ensure you are on track to meet your goals.

A Credit Union Investment Services (CUIS) Investment Representative can help you prioritize your goals and evaluate your investments and retirement plan. CUIS Investment Representatives will determine if you are on track to retire by your desired date or if you are on track to continue your current retirement income strategy. They can also review your investment and retirement accounts held at other institutions.

In addition, these licensed representatives can assess if you have adequate life insurance coverage or help you reevaluate your needs if your expenses or assets have recently changed. CUIS representatives, who are also SECU Life representatives, will provide you with a full review of all these areas and offer recommendations if an adjustment to your strategy is needed.

CUIS RECOMMENDS REVIEWING YOUR FINANCIAL SITUATION ANNUALLY AND AFTER MAJOR LIFE EVENTS, SUCH AS:

- Marital status change
- Birth or adoption of a child
- Job change
- Taking required minimum distributions from your IRA (if you are age 73)

These circumstances may impact your goals and could modify your strategy. Each year, CUIS contacts our account owners inviting them to review their risk preferences and discuss their account with their local CUIS representative. If you would like to review your investments, retirement accounts, and life insurance coverage, contact your local branch to schedule an appointment with a CUIS Investment Representative.



At SECU, we're dedicated to ensuring you have the tools and resources you need to meet your goals. Visit your local branch Monday through Friday, 8:30 a.m. to 5:30 p.m., or call our Member Services Support at (888) 732-8562.



Life insurance is offered through SECU Life Insurance Company, a wholly-owned subsidiary of State Employees' Credit Union. Investment advisory services offered to North Carolina residents through Credit Union Investment Services. Securities offered through SECU Brokerage Services. Member FINRA, SIPC. Securities and insurance products are not Credit Union deposits. They are not obligations of or guaranteed by a Credit Union or its affiliates. They are not insured by the NCUA or any federal government agency. Securities products involve investment risks, including possible loss of principal. Investment and Insurance representatives are also Credit Union employees, who may accept deposits. Investment and Insurance Representatives are licensed in North Carolina only.

